

- I. In this lesson, the students shall be able to:
  1. Discuss the tips on how to develop a spending plan.
  2. Explain the importance of having a good spending plan.
  3. Develop a good spending plan.
  4. Present a pantomime on implementing a good spending plan.
- II. Subject Matter: Developing A Good Spending Plan
- III. Reference: “Sneaky tips that take pain out of budgeting” by Ma. Salve Duplito, Business Monday, B3-1, Philippine Daily Inquirer, June 23, 2008.
- IV. Teaching Aids: drawings or pictures of Automated Teller Machine (ATM) Savings Account cards and credit card, a real mobile phone, illustrations of a “no touch” account slip, an expense account slip, a fun money account slip and a mobile phone, cartolinas, coloring and drawing materials, pictures of products and services, LCD, LCD projector, laptop or a personal computer, white board or blackboard, white board marker or chalk
- V. Values Integrated: resourcefulness, unity, cooperation, creativity, wise spending of money, thriftiness, hard work, accountability
- VI. Procedures:
  - A. Motivation/ Introduction of the Lesson  
The students will be formed into groups of five members each. Every group will use a cartolina, drawing and coloring materials to illustrate how they spend their money and how much do they save if they are allotting a portion of it for savings. They can also use pictures of products and services to present their expenses. The teacher will ask them if they really spent their money wisely based on what they have presented.
  - B. Lesson Proper
    1. Selected students will act as financial planning experts and talk about the following topics while students will do a pantomime on what these experts will say:
      - a. disadvantages of budgeting.
      - b. tips on developing a spending plan.
      - c. benefits of having a good spending plan.
      - d. how credit cards can ruin a good spending plan.
    2. Open forum/ exchange of ideas of ideas on the aforementioned topics
  - C. Enrichment Activities
    1. The students will evaluate the spending plans that they have developed at the start of the class and ask them if what they have developed is good or not and why.
    2. Ask the students if it is really important to develop a good spending plan and why.
    3. The teacher will post some sample illustrations of a mobile phone, an expense account slip, and a fun money account slip and will ask the students to make the same kind of illustrations to develop a good spending plan if they are earning P20,000.00 a month. The students will be formed into groups of five members for this activity. They can also draw or use pictures to present their expenses. Each group will present their spending plan in class. (Sample illustrations are attached after the Evaluation of Activities.).
  - D. Evaluation of Activities
    1. Students' talk on developing a good spending plan.

Criteria for Evaluation	Descriptive Evaluation
a. The students were able to discuss all the five tips on developing a good spending plan comprehensively. b. The story for the pantomime was well-planned. c. The students were very creative with the props	Excellent

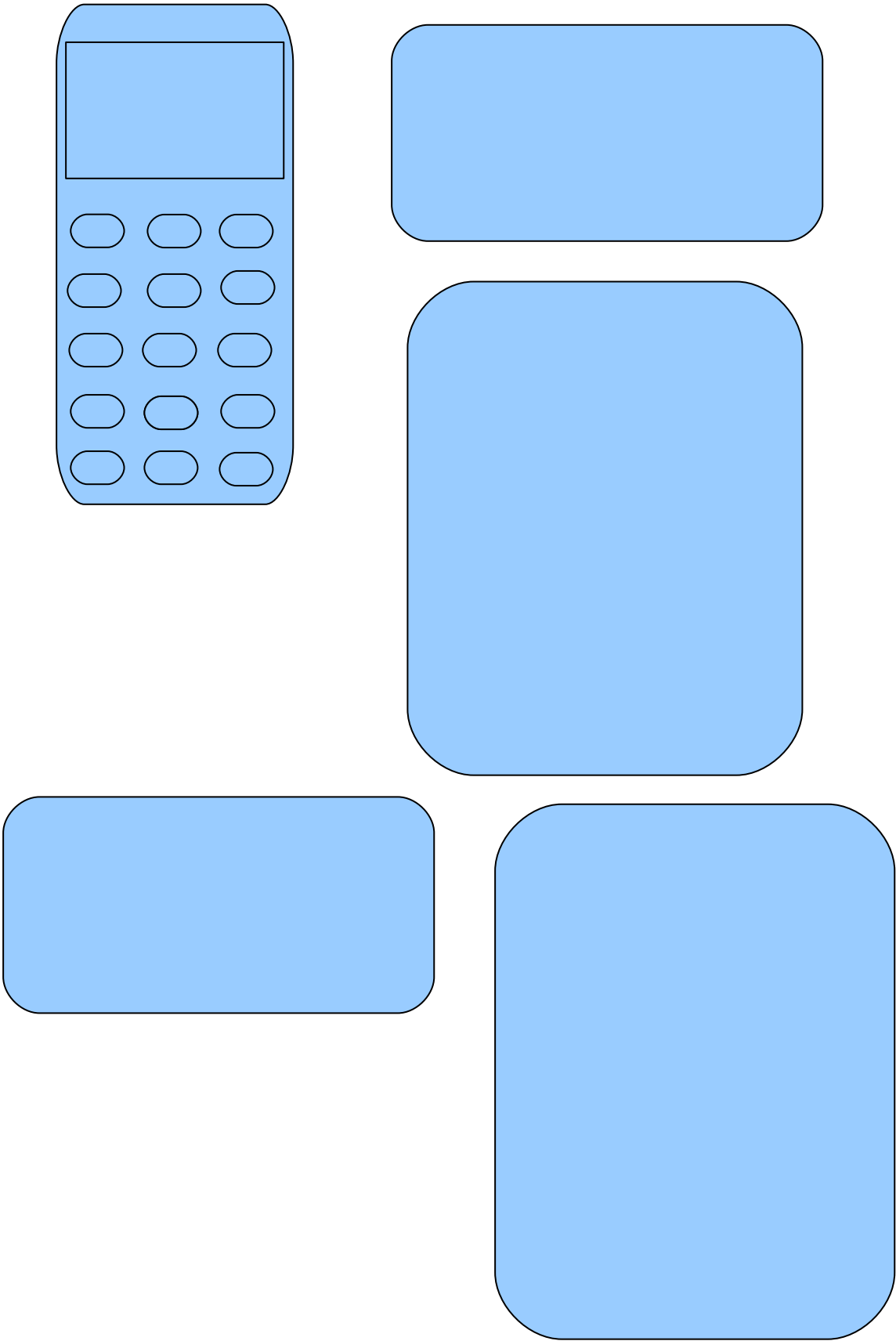
<p>that they used for the pantomime.</p> <p>d. The students wore costumes that were appropriate for the pantomime.</p> <p>e. All of the students were very cooperative and active participants.</p> <p>f. The story for the pantomime is related to the topic being discussed.</p> <p>g. All of the students gave outstanding performances in the pantomime.</p>	
<p>a. The students were able to discuss four tips on developing a good spending plan comprehensively.</p> <p>b. The story for the pantomime was well-planned.</p> <p>c. The students were very creative with the props that they used for the pantomime.</p> <p>d. The students wore costumes that were appropriate.</p> <p>e. All students were very cooperative and active participants.</p> <p>f. The story for the pantomime is related to the topic.</p> <p>g. All of the students gave outstanding performances in the pantomime.</p>	Very Good
<p>a. The students were able to discuss three tips on developing a good spending plan.</p> <p>b. One act in the story was not well-planned/ related to the topic.</p> <p>c. Some props were not made artistically or were not appropriate for the story.</p> <p>d. There were one or two students who did not wear the appropriate costumes.</p> <p>e. One or two students did not cooperate.</p> <p>f. The story of the pantomime is related to the topic.</p> <p>g. One or two students were not able to give justice to their parts in the pantomime.</p>	Good
<p>a. The students were able to discuss only two tips on developing a good spending plan comprehensively.</p> <p>b. Two or more acts were not well-planned or related to the story.</p> <p>c. Some props were not appropriate/ not artistically made for the story.</p> <p>d. Three or most of the participants did not cooperate.</p> <p>e. Three or most of the participants did not wear the appropriate costumes.</p>	Fair

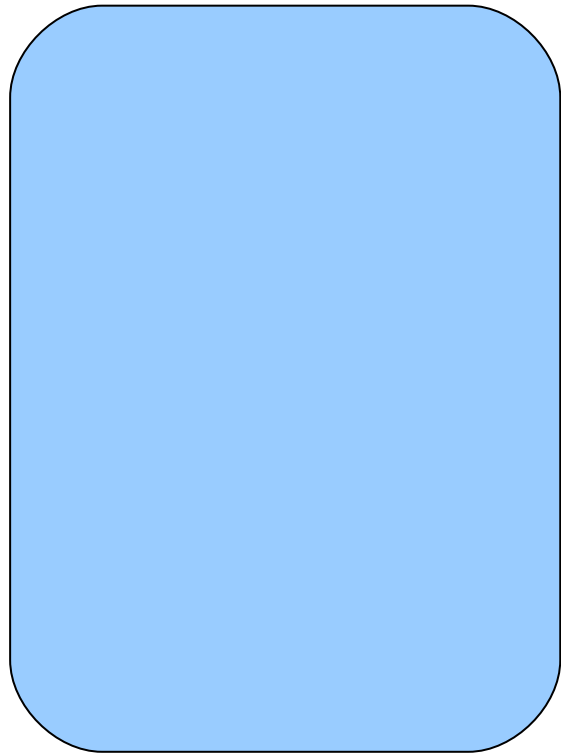
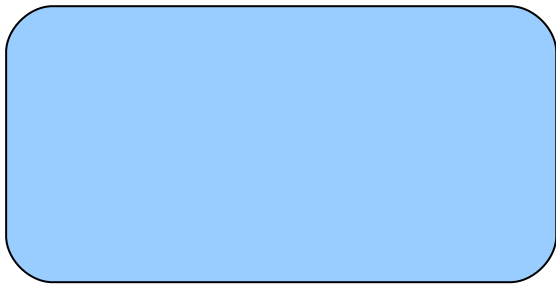
<p>f. Most parts of the story were not related to the topic being discussed.</p> <p>g. Three or most of the students were not able to give justice to their parts in the pantomime.</p>	
<p>a. Only one tip was discussed but the explanation was not very comprehensive or the students were not able to mention or discuss any tip.</p> <p>b. The story for the pantomime was not well-planned or they did not plan any at all.</p> <p>c. The students were not creative with their props or no props were used at all.</p> <p>d. The students did not wear appropriate costumes.</p> <p>e. The students did not cooperate and participate in the activity.</p> <p>f. The story was not related to the topic.</p> <p>g. All students did not give justice to their parts.</p>	Poor

## 2. The students' spending plans

Excellent	Very Good	Good	Fair	Poor
<p>a. The students were able to justify how much they should save.</p> <p>b. They were able to reflect their needs into their expenses and all of their fun activities are within reasonable grounds/ limits.</p> <p>c. The students were very creative with their spending plans.</p> <p>d. All of the students were very cooperative and active participants.</p>	<p>a. A reasonable portion of their money was allotted for savings as reflected in their plan.</p> <p>b. They were not able to explain why they need to spend for one item mentioned in their plan and if one of their fun activities are not within reasonable grounds/ limits.</p> <p>c. All of the students were very cooperative and active participants.</p> <p>d. The students were very creative with their spending plans.</p>	<p>a. A reasonable portion of their money was allotted for savings as reflected in their plan.</p> <p>b. They were not able to explain why they need to spend for two items mentioned in their plan and if two of their fun activities are not within reasonable grounds/ limits.</p> <p>c. Few students did not cooperate and participate in the activity.</p> <p>d. The students were not creative with their spending plan.</p>	<p>a. Savings allotted were not reasonable.</p> <p>b. They were not able to explain why they need to spend for most of the items mentioned in the plan and their fun activities were not within reasonable grounds/ limits.</p> <p>c. The students were not creative with their spending plan.</p> <p>d. Most of the students did not cooperate and participate in the activity.</p>	<p>a. They did not allocate any amount for savings as reflected in their plan. They allocated all of it for their expenses.</p> <p>b. Most or all of their expenses are unnecessary and unreasonable.</p> <p>c. The students were not creative with their spending plan.</p> <p>d. They did not cooperate and participate in this activity.</p>

Sample Illustrations for the Development of the Students' Spending Plan





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